

Fill in this information to identify the case:

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Debtor 1 Lynn Cox

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of PA  
(State)

Case number 20-12774

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Santander Bank, N.A.

Court claim no. (if known): \_\_\_\_\_

Last 4 digits of any number you use to identify the debtor's account:

0 7 9 3

Date of payment change:

Must be at least 21 days after date of this notice

08 / 22 / 20

New total payment:

Principal, interest, and escrow, if any

\$ 268.42**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☒ No☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)Reason for change: number of days in the month changes the amount dueCurrent mortgage payment: \$ 264.99New mortgage payment: \$ 268.42

Debtor 1 Lynn Cox Case number (if known) 20-12774  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.  
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x Nancy Anderson Date 08 / 03 / 2020  
Signature

Print: Nancy Anderson Title Bankruptcy Administrator  
First Name Middle Name Last Name

Company Santander Bank, N.A.

Address 450 Penn Street  
Number Street  
Reading PA 19602  
City State ZIP Code

Contact phone (610) 401-9311 Email DeftBkr@santander.us

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In Re:  
Lynn Cox

Chapter #13  
Case No. 20-12774  
Honorable Ashely M. Chan

Debtor

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CERTIFICATE OF SERVICE

I, Nancy Anderson of Santander Bank, N.A., do hereby certify that on August 3, 2020, I caused to be served a copy of the Notice of Payment Change on the service list below by having a copy of the same mailed by the first class mail, postage prepaid or other method specified on service list.

Signed under the penalties of perjury, this 3<sup>rd</sup> day of August, 2020.



Nancy Anderson  
Santander Bank, N.A.  
Bankruptcy Administrator  
450 Penn Street  
Reading, PA 19602  
(610) 401-9311  
Email: [DeftBkr@santander.us](mailto:DeftBkr@santander.us)

VIA US MAIL

Lynn Cox  
1204 Harrison Street  
Philadelphia, PA 19124

VIA ECF

William C. Miller  
P.O. Box 1229  
Philadelphia, PA 19105

David M. Offen  
DMO160WEST@GMAIL.COM

STATEMENT OF ACCOUNT

LYNN R COX  
1204 HARRISON ST  
PHILA, PA 19124-2910

Account Number:	
Statement Period From:	06/30/2020
Statement Period Through:	07/30/2020
Days in Statement Period	31
Current Balance	30,467.75
Credit Line Amount:	0.00
Available Credit	0.00

Minimum Payment:	268.42
Payment Due Date:	08/22/2020

IMPORTANT MESSAGES

Principal Due	\$126.73	Beginning Balance	\$30,641.05
INTEREST CHARGE Due	\$141.69	Advances	\$0.00
Past Due Amount	\$0.00	Payments Received	\$314.99
Late Charges Due	\$0.00	INTEREST CHARGE	141.69
Total Minimum Payment Due	\$268.42	Ending Balance	\$30,467.75

SUMMARY OF REVOLVING ACCOUNT BALANCE

Periodic Rate From	06/30/2020	Periodic INTEREST CHARGE	\$141.69
Periodic Rate Through	07/30/2020	ANNUAL PERCENTAGE RATE	5.5000
Payment Amount	268.42		
Daily Periodic Rate*	.0001502732		
Balance Subject to Interest Rate	\$30,416.39	Ending Principal	\$30,326.06
* The daily periodic rate may vary			

TRANSACTION ACTIVITY SINCE YOUR LAST STATEMENT

Posting Date	Effective Date	Activity Description	Amount	Balance
	06/30/2020	BEGINNING PRINCIPAL		30,453.34
07/08/2020	07/07/2020	PAYMENT RECEIVED - THANK YOU	50.00	30,453.34
		ANNUAL FEE	50.00	
07/23/2020	07/22/2020	PAYMENT RECEIVED - THANK YOU	264.99	30,326.06
		TO PRINCIPAL	127.28	
		** INTEREST CHARGE **	137.71	
	07/30/2020	ENDING PRINCIPAL		30,326.06
***** FEES *****				
		TOTAL FEES THIS PERIOD	0.00	
***** INTEREST CHARGED *****				
		TOTAL INTEREST THIS PERIOD	141.69	
***** 2020 TOTALS YEAR-TO-DATE *****				
		TOTAL FEES CHARGED	50.00	
		TOTAL INTEREST CHARGED	668.76	

Please return this portion with your check

Account Number	Due Date	Payment Due	Amount Enclosed
	08/22/2020	268.42	

LYNN R COX  
1204 HARRISON ST  
PHILA, PA 19124-2910

Make Check Payable To:

SANTANDER BANK, N.A.  
P.O. BOX 16255  
READING, PA 19612-6255